

State of Washington

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Office of Insurance Commissioner

2010 Washington Market Share and Loss Ratio

Line of Business: Accident and Health

All Dollars in Thousands

Top 10 Authorized Companies or
Groups of Companies
Zero Premium Companies Excluded

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	GROUP HLTH COOP GRP									
	Group Hlth Coop	95672	WA	HMO	\$1,933,396	13.75%	\$1,930,662	\$1,771,299	91.75%	356,928
	Group Hlth Options Inc	47055	WA	HCSC	\$858,144	6.10%	\$850,653	\$724,855	85.21%	229,947
	KPS Hlth Plans	53872	WA	HCSC	\$149,163	1.06%	\$149,163	\$139,574	93.57%	34,911
	Group Totals				\$2,940,703	20.92%	\$2,930,478	\$2,635,728	89.94%	621,786
2	REGENCE GRP									
	Asuris NW Hlth	47350	WA	HCSC	\$247,218	1.76%	\$246,568	\$202,894	82.29%	77,107
	Regence BCBS of OR	54933	OR	HCSC	\$115,924	0.82%	\$115,779	\$89,586	77.38%	21,950
	Regence BlueShield	53902	WA	HCSC	\$2,330,838	16.58%	\$2,320,200	\$1,923,857	82.92%	664,219
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$4,371	0.03%	\$4,393	\$3,990	90.82%	1,118
	Regence Life & Hlth Ins Co	97985	OR	L&D	\$16,527	0.12%	\$16,377	\$9,914	60.54%	
	Group Totals				\$2,714,880	19.31%	\$2,703,317	\$2,230,240	82.50%	764,394
3	PREMERA BLUE CROSS GRP									
	Lifewise Assur Co	94188	WA	L&D	\$42,711	0.30%	\$41,641	\$26,516	63.68%	
	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$220,001	1.57%	\$220,415	\$166,459	75.52%	95,874
	Premera Blue Cross	47570	WA	HCSC	\$1,951,199	13.88%	\$1,941,522	\$1,612,186	83.04%	487,021
	Group Totals				\$2,213,911	15.75%	\$2,203,577	\$1,805,161	81.92%	582,895
4	UNITEDHEALTH GRP									
	Golden Rule Ins Co	62286	IN	L&D	\$110	0.00%	\$113	\$50	44.31%	
	Pacificare Life & Hlth Ins Co	70785	IN	L&D	\$4,174	0.03%	\$4,166	\$3,150	75.63%	
	Pacificare Life Assur Co	84506	CO	L&D	\$1,472	0.01%	\$1,472	\$580	39.38%	351
	Pacificare of WA Inc	48038	WA	HCSC	\$441,072	3.14%	\$440,435	\$358,495	81.40%	46,313
	Sierra Hlth & Life Ins Co Inc	71420	CA	L&D	\$1	0.00%	\$1	(\$426)	(66743.35)%	
	Unimerica Ins Co	91529	WI	L&D	\$4,462	0.03%	\$4,411	\$5,622	127.44%	
	UnitedHealthcare Ins Co	79413	CT	L&D	\$715,635	5.09%	\$717,050	\$595,473	83.04%	
	Group Totals				\$1,166,925	8.30%	\$1,167,647	\$962,943	82.47%	46,664
5	MOLINA HEALTHCARE INC GRP									
	Molina Hlthcare of WA Inc	96270	WA	HMO	\$758,928	5.40%	\$758,928	\$621,387	81.88%	354,852
	Group Totals				\$758,928	5.40%	\$758,928	\$621,387	81.88%	354,852
6	COMMUNITY HLTH PLAN OF WA									
	Community Hlth Plan of WA	47049	WA	HCSC	\$610,158	4.34%	\$610,158	\$518,788	85.03%	278,467
	Group Totals				\$610,158	4.34%	\$610,158	\$518,788	85.03%	278,467

Top 10 Authorized Companies or
Groups of Companies
Zero Premium Companies Excluded

State of Washington
Office of Insurance Commissioner
2010 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
7	KAISER FOUNDATION GRP									
	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$473,229	3.37%	\$473,229	\$417,388	88.20%	84,348
	Group Totals				\$473,229	3.37%	\$473,229	\$417,388	88.20%	84,348
8	WASHINGTON DENTAL SERV									
	Washington Dental Serv	47341	WA	HCSC	\$411,836	2.93%	\$411,057	\$361,320	87.90%	823,095
	Group Totals				\$411,836	2.93%	\$411,057	\$361,320	87.90%	823,095
9	AETNA GRP									
	Aetna Hlth Ins Co	72052	PA	L&D	\$40	0.00%	\$40	(\$82)	(204.08)%	0
	Aetna Life Ins Co	60054	CT	L&D	\$351,377	2.50%	\$352,225	\$291,978	82.90%	
	Group Totals				\$351,417	2.50%	\$352,265	\$291,896	82.86%	0
10	MUNICH RE GRP									
	American Modern Life Ins Co	65811	OH	L&D	\$820	0.01%	\$870	\$376	43.17%	
	Sterling Life Ins Co	77399	IL	L&D	\$196,280	1.40%	\$193,868	\$153,069	78.96%	31,417
	Group Totals				\$197,100	1.40%	\$194,738	\$153,444	78.80%	31,417
	Top 10 Group Total				\$11,839,088	84.22%	\$11,805,394	\$9,998,294	84.69%	3,587,918
	All Other Companies				\$2,218,304	15.78%	\$2,023,821	\$1,744,393	86.19%	993,781
	Totals(4)				\$14,057,392	100.00%	\$13,829,215	\$11,742,688	84.91%	4,581,699

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F= Fraternal, MEWA=Multiple Employer Welfare Arrangement

(2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

(3) Enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner
2010 Washington Market Share
Line of Business: Life - Annuities

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Top 10 Authorized Companies or Groups of
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Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$261,733	\$0	\$0	\$0	\$261,733	6.51%
	Prudential Ann Life Assur Corp	86630	CT	\$78,966	\$0	\$2,088	\$0	\$81,054	2.02%
	Prudential Ins Co Of Amer	68241	NJ	\$2,830	\$0	\$116,834	\$0	\$119,665	2.98%
	Group Totals			\$343,529	\$0	\$118,922	\$0	\$462,451	11.51%
2	TIAA FAMILY GRP								
	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$221,323	\$0	\$90,598	\$0	\$311,921	7.76%
	TIAA Cref Life Ins Co	60142	NY	\$3,304	\$0	\$0	\$0	\$3,304	0.08%
	Group Totals			\$224,628	\$0	\$90,598	\$0	\$315,225	7.84%
3	JACKSON NATL GRP								
	Jackson Natl Life Ins Co	65056	MI	\$308,683	\$0	\$69	\$0	\$308,752	7.68%
	Group Totals			\$308,683	\$0	\$69	\$0	\$308,752	7.68%
4	AMERICAN INTL GRP								
	American Gen Life & Acc Ins Co	66672	TN	\$5	\$0	\$0	\$0	\$5	0.00%
	American Gen Life Ins Co	60488	TX	\$6,395	\$0	\$0	\$0	\$6,395	0.16%
	American Gen Life Ins Co of DE	66842	DE	\$700	\$0	\$16	\$0	\$716	0.02%
	SunAmerica Ann & Life Assur Co	60941	AZ	\$31,416	\$0	\$1,363	\$0	\$32,779	0.82%
	Sunamerica Life Ins Co	69256	AZ	\$388	\$0	\$0	\$0	\$388	0.01%
	Variable Ann Life Ins Co	70238	TX	\$48,964	\$0	\$65,695	\$0	\$114,659	2.85%
	Western Natl Life Ins Co	70432	TX	\$132,302	\$0	\$0	\$0	\$132,302	3.29%
	Group Totals			\$220,170	\$0	\$67,074	\$0	\$287,244	7.15%
5	METROPOLITAN GRP								
	General Amer Life Ins Co	63665	MO	\$29	\$0	\$0	\$0	\$29	0.00%
	Metlife Ins Co of CT	87726	CT	\$1,412	\$0	\$17	\$0	\$1,428	0.04%
	MetLife Investors Ins Co	93513	MO	\$14,187	\$0	\$0	\$0	\$14,187	0.35%
	MetLife Investors USA Ins Co	61050	DE	\$203,702	\$0	\$31	\$0	\$203,733	5.07%
	Metropolitan Life Ins Co	65978	NY	\$53,869	\$0	\$4,655	\$0	\$58,524	1.46%
	Metropolitan Tower Life Ins Co	97136	DE	\$445	\$0	\$0	\$0	\$445	0.01%
	New England Life Ins Co	91626	MA	\$163	\$0	\$0	\$0	\$163	0.00%
	Group Totals			\$273,807	\$0	\$4,702	\$0	\$278,510	6.93%
6	LINCOLN NATL GRP								
	Lincoln Life & Ann Co of NY	62057	NY	\$545	\$0	\$0	\$0	\$545	0.01%
	Lincoln Natl Life Ins Co	65676	IN	\$205,534	\$0	\$21,866	\$0	\$227,400	5.66%
	Group Totals			\$206,080	\$0	\$21,866	\$0	\$227,945	5.67%
7	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$217,214	\$0	\$4,006	\$0	\$221,221	5.50%
	New York Life Ins Co	66915	NY	\$1	\$0	\$1,797	\$0	\$1,798	0.04%
	Group Totals			\$217,215	\$0	\$5,803	\$0	\$223,018	5.55%

State of Washington
Office of Insurance Commissioner
2010 Washington Market Share
Line of Business: Life - Annuities

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
8	ING Amer Ins Holding Grp								
	Ing Life Ins & Ann Co	86509	CT	\$3,435	\$0	\$132,869	\$0	\$136,304	3.39%
	ING USA Ann & Life Ins Co	80942	IA	\$45,266	\$0	\$1,401	\$0	\$46,667	1.16%
	Reliastar Life Ins Co	67105	MN	\$13,398	\$0	\$3,387	\$0	\$16,785	0.42%
	Reliastar Life Ins Co Of NY	61360	NY	\$4	\$0	\$0	\$0	\$4	0.00%
	Security Life Of Denver Ins Co	68713	CO	\$1	\$0	\$0	\$0	\$1	0.00%
	Group Totals			\$62,103	\$0	\$137,657	\$0	\$199,761	4.97%
9	WHITE MOUNTAINS GRP								
	Symetra Life Ins Co	68608	WA	\$152,150	\$0	\$5,439	\$0	\$157,589	3.92%
	Group Totals			\$152,150	\$0	\$5,439	\$0	\$157,589	3.92%
10	Ameriprise Fin Grp								
	RiverSource Life Ins Co	65005	MN	\$131,928	\$0	\$1,487	\$0	\$133,415	3.32%
	Group Totals			\$131,928	\$0	\$1,487	\$0	\$133,415	3.32%
	Top Group Totals			\$2,140,293	\$0	\$453,616	\$0	\$2,593,910	64.54%
	All Other Companies			\$1,215,835	\$0	\$209,066	\$0	\$1,424,901	35.46%
	Totals			\$3,356,128	\$0	\$662,682	\$0	\$4,018,811	100.00%

Top 10 Authorized Companies or Groups of
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State of Washington
Office of Insurance Commissioner
2010 Washington Market Share
Line of Business: Life - Life Insurance

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All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$45,567	\$0	\$292	\$0	\$45,859	2.33%
	New York Life Ins Co	66915	NY	\$104,022	\$0	\$19,376	\$0	\$123,398	6.28%
	NYLife Ins Co Of AZ	81353	AZ	\$3,301	\$0	\$0	\$0	\$3,301	0.17%
	Group Totals			\$152,890	\$0	\$19,667	\$0	\$172,558	8.78%
2	NORTHWESTERN MUT GRP								
	Northwestern Mut Life Ins Co	67091	WI	\$127,406	\$0	\$0	\$0	\$127,406	6.49%
	Group Totals			\$127,406	\$0	\$0	\$0	\$127,406	6.49%
3	METROPOLITAN GRP								
	Delaware Amer Life Ins Co	62634	DE	\$24	\$0	\$0	\$0	\$24	0.00%
	General Amer Life Ins Co	63665	MO	\$6,128	\$0	\$1	\$0	\$6,129	0.31%
	Metlife Ins Co of CT	87726	CT	\$7,520	\$0	\$0	\$0	\$7,520	0.38%
	MetLife Investors Ins Co	93513	MO	\$24	\$0	\$0	\$0	\$24	0.00%
	MetLife Investors USA Ins Co	61050	DE	\$12,541	\$0	\$0	\$0	\$12,541	0.64%
	Metropolitan Life Ins Co	65978	NY	\$28,966	\$0	\$63,655	\$0	\$92,621	4.72%
	Metropolitan Tower Life Ins Co	97136	DE	\$1,486	\$0	\$0	\$0	\$1,486	0.08%
	New England Life Ins Co	91626	MA	\$2,647	\$0	\$0	\$0	\$2,647	0.13%
	Group Totals			\$59,336	\$0	\$63,657	\$0	\$122,992	6.26%
4	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$24,396	\$0	\$0	\$0	\$24,396	1.24%
	Prudential Ann Life Assur Corp	86630	CT	\$130	\$0	\$0	\$0	\$130	0.01%
	Prudential Ins Co Of Amer	68241	NJ	\$16,874	\$0	\$47,176	\$0	\$64,050	3.26%
	Group Totals			\$41,400	\$0	\$47,176	\$0	\$88,576	4.51%
5	ING Amer Ins Holding Grp								
	Ing Life Ins & Ann Co	86509	CT	\$1,446	\$0	\$60	\$0	\$1,506	0.08%
	ING USA Ann & Llife Ins Co	80942	IA	\$2,240	\$0	\$0	\$0	\$2,240	0.11%
	Midwestern United Life Ins Co	66109	IN	\$21	\$0	\$0	\$0	\$21	0.00%
	Reliastar Life Ins Co	67105	MN	\$20,153	\$0	\$32,401	\$0	\$52,554	2.68%
	Reliastar Life Ins Co Of NY	61360	NY	\$390	\$0	\$58	\$0	\$449	0.02%
	Security Life Of Denver Ins Co	68713	CO	\$10,328	\$0	\$0	\$0	\$10,328	0.53%
	Group Totals			\$34,577	\$0	\$32,520	\$0	\$67,097	3.42%
6	JOHN HANCOCK GRP								
	John Hancock Life & Hlth Ins Co	93610	MA	\$16	\$0	\$0	\$0	\$16	0.00%
	John Hancock Life Ins Co (USA)	65838	MI	\$65,719	\$0	\$0	\$0	\$65,719	3.35%
	Group Totals			\$65,735	\$0	\$0	\$0	\$65,735	3.35%
7	STATE FARM GRP								
	State Farm Life Ins Co	69108	IL	\$61,367	\$0	\$734	\$0	\$62,100	3.16%
	Group Totals			\$61,367	\$0	\$734	\$0	\$62,100	3.16%

State of Washington

Office of Insurance Commissioner

2010 Washington Market Share

Line of Business: Life - Life Insurance

All Dollars in Thousands

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
8	PROTECTIVE LIFE INS GRP								
	Protective Life & Annuity Ins Co	88536	AL	\$7	\$0	\$0	\$0	\$7	0.00%
	Protective Life Ins Co	68136	TN	\$36,283	\$18	\$9	\$0	\$36,310	1.85%
	United Investors Life Ins Co	94099	NE	\$2,636	\$0	\$311	\$0	\$2,947	0.15%
	West Coast Life Ins Co	70335	NE	\$18,213	\$0	\$0	\$0	\$18,213	0.93%
	Group Totals			\$57,138	\$18	\$320	\$0	\$57,476	2.93%
9	AETNA GRP								
	Aetna Life Ins Co	60054	CT	\$571	\$0	\$54,672	\$0	\$55,243	2.81%
	Group Totals			\$571	\$0	\$54,672	\$0	\$55,243	2.81%
10	LINCOLN NATL GRP								
	First Penn Pacific Life Ins Co	67652	IN	\$3,128	\$0	\$6	\$0	\$3,134	0.16%
	Lincoln Life & Ann Co of NY	62057	NY	\$24	\$0	\$0	\$0	\$24	0.00%
	Lincoln Natl Life Ins Co	65676	IN	\$41,015	\$0	\$7,760	\$0	\$48,775	2.48%
	Group Totals			\$44,167	\$0	\$7,766	\$0	\$51,933	2.64%
	Top Group Totals			\$644,588	\$18	\$226,511	\$0	\$871,116	44.35%
	All Other Companies			\$883,688	\$8,237	\$201,252	\$7	\$1,093,183	55.65%
	Totals			\$1,528,276	\$8,255	\$427,763	\$7	\$1,964,300	100.00%

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Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of
Companies

2010 Washington Market Share and Loss Ratio

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 LIBERTY MUT GRP								
	American Economy Ins Co	19690	IN	\$33,316	0.40%	\$34,198	\$13,922	40.71%
	American Fire & Cas Co	24066	OH	\$13,495	0.16%	\$14,863	\$5,491	36.94%
	American States Ins Co	19704	IN	\$58,995	0.70%	\$62,041	\$12,053	19.43%
	American States Preferred Ins Co	37214	IN	\$7,596	0.09%	\$8,395	\$3,608	42.97%
	Employers Ins of Wausau	21458	WI	\$1,116	0.01%	\$1,462	\$736	50.32%
	First Liberty Ins Corp	33588	IL	\$60	0.00%	\$63	\$42	66.59%
	First Natl Ins Co Of Amer	24724	WA	\$79,163	0.94%	\$64,709	\$32,799	50.69%
	General Ins Co Of Amer	24732	WA	\$19,112	0.23%	\$20,231	\$12,516	61.87%
	Indiana Ins Co	22659	IN	\$4	0.00%	\$4	\$30	745.33%
	Liberty Ins Corp	42404	IL	\$4,956	0.06%	\$5,202	\$2,848	54.75%
	Liberty Ins Underwriters Inc	19917	IL	\$6,297	0.08%	\$7,863	\$12,143	154.44%
	Liberty Mut Fire Ins Co	23035	WI	\$104,222	1.24%	\$102,950	\$45,636	44.33%
	Liberty Mut Ins Co	23043	MA	\$51,206	0.61%	\$50,176	\$21,146	42.14%
	Liberty Northwest Ins Corp	41939	OR	\$43,110	0.51%	\$44,173	\$23,350	52.86%
	LM Ins Corp	33600	IL	\$10	0.00%	\$14	\$4	28.08%
	North Pacific Ins Co	23892	OR	\$44,199	0.53%	\$46,696	\$15,049	32.23%
	Ohio Cas Ins Co	24074	OH	\$21,803	0.26%	\$35,760	\$14,665	41.01%
	Ohio Security Ins Co	24082	OH	\$1,474	0.02%	\$189	\$105	55.82%
	Oregon Automobile Ins Co	23922	OR	\$6,510	0.08%	\$7,073	\$2,195	31.04%
	Safeco Ins Co Of Amer	24740	WA	\$181,952	2.17%	\$178,463	\$87,538	49.05%
	Safeco Ins Co Of IL	39012	IL	\$226,097	2.70%	\$206,443	\$87,372	42.32%
	Wausau Business Ins Co	26069	WI	\$1,321	0.02%	\$1,485	\$1,423	95.81%
	Wausau Underwriters Ins Co	26042	WI	\$2,401	0.03%	\$2,771	\$374	13.52%
	West Amer Ins Co	44393	IN	\$12,262	0.15%	\$19,221	\$5,200	27.05%
	Group Totals			\$920,678	10.98%	\$914,445	\$400,247	43.03%
2 STATE FARM GRP								
	State Farm Fire & Cas Co	25143	IL	\$392,018	4.68%	\$387,780	\$185,656	47.88%
	State Farm Mut Auto Ins Co	25178	IL	\$523,097	6.24%	\$524,007	\$312,843	59.70%
	Group Totals			\$915,114	10.91%	\$911,787	\$498,499	54.67%

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Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of
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Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
3	ZURICH INS GRP							
	21st Century Advantage Ins Co	25232	MN	\$6,928	0.08%	\$7,327	\$3,503	47.80%
	21st Century Centennial Ins Co	34789	PA	\$2,320	0.03%	\$2,388	\$1,393	58.31%
	21st Century Ins Co	12963	CA	\$822	0.01%	\$899	\$253	28.16%
	21st Century N Amer Ins Co	32220	NY	\$7,041	0.08%	\$10,812	\$4,460	41.26%
	21st Century Natl Ins Co	36587	NY	\$653	0.01%	\$1,334	\$646	48.43%
	21st Century Preferred Ins Co	22225	PA	\$1,335	0.02%	\$1,483	\$310	20.93%
	21st Century Premier Ins Co	20796	PA	\$810	0.01%	\$1,716	\$508	29.58%
	21st Century Security Ins Co	23833	PA	\$1,430	0.02%	\$3,090	\$2,181	70.59%
	American Federation Ins Co	43699	MI	\$922	0.01%	\$1,248	\$500	40.09%
	American Guar & Liab Ins	26247	NY	\$16,304	0.19%	\$15,045	\$7,177	47.70%
	American Zurich Ins Co	40142	IL	\$3,507	0.04%	\$3,265	\$751	23.00%
	Assurance Co Of Amer	19305	NY	\$4,565	0.05%	\$4,862	\$4,238	87.16%
	Coast Natl Ins Co	25089	CA	\$22,744	0.27%	\$21,446	\$13,300	62.02%
	Colonial Amer Cas & Surety Co	34347	MD	\$1,238	0.01%	\$1,279	\$5,234	409.10%
	Empire Fire & Marine Ins Co	21326	NE	\$6,474	0.08%	\$7,118	\$549	7.71%
	Farmers Ins Co Of WA	21644	WA	\$493,313	5.88%	\$496,135	\$208,828	42.09%
	Farmers Ins Exch	21652	CA	\$42,569	0.51%	\$44,773	\$22,174	49.53%
	Fidelity & Deposit Co Of MD	39306	MD	\$12,889	0.15%	\$13,291	\$910	6.85%
	Fire Ins Exch	21660	CA	\$39,323	0.47%	\$35,336	\$23,804	67.36%
	Foremost Ins Co Grand Rapids MI	11185	MI	\$28,451	0.34%	\$27,126	\$10,824	39.90%
	Foremost Prop & Cas Ins Co	11800	MI	\$6,531	0.08%	\$6,426	\$3,237	50.37%
	Foremost Signature Ins Co	41513	MI	\$36,142	0.43%	\$35,662	\$16,256	45.58%
	Maryland Cas Co	19356	MD	\$6,686	0.08%	\$7,112	\$6,371	89.58%
	Mid Century Ins Co	21687	CA	\$33,689	0.40%	\$47,483	\$17,973	37.85%
	Northern Ins Co Of NY	19372	NY	\$513	0.01%	\$651	\$2,202	337.93%
	Truck Ins Exch	21709	CA	\$38,952	0.46%	\$40,649	\$23,135	56.91%
	Universal Underwriters Ins Co	41181	KS	\$20,222	0.24%	\$20,230	\$2,929	14.48%
	Universal Underwriters Of TX Ins	40843	TX	\$478	0.01%	\$116	\$46	39.72%
	Zurich Amer Ins Co	16535	NY	\$44,892	0.54%	\$42,373	\$25,359	59.85%
	Zurich Amer Ins Co Of IL	27855	IL	\$99	0.00%	\$47	\$300	644.10%
Group Totals				\$881,844	10.52%	\$900,724	\$409,353	45.46%

State of Washington

Office of Insurance Commissioner

2010 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
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Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
4	ALLSTATE INS GRP							
	Allstate Fire & Cas Ins Co	29688	IL	\$89,175	1.06%	\$83,599	\$50,047	59.87%
	Allstate Ind Co	19240	IL	\$111,733	1.33%	\$111,919	\$53,796	48.07%
	Allstate Ins Co	19232	IL	\$223,790	2.67%	\$230,243	\$115,558	50.19%
	Allstate Prop & Cas Ins Co	17230	IL	\$125,961	1.50%	\$124,532	\$67,554	54.25%
	Encompass Ind Co	15130	IL	\$15,168	0.18%	\$14,075	\$9,544	67.81%
	Encompass Ins Co Of Amer	10071	IL	\$20,929	0.25%	\$24,310	\$10,755	44.24%
	First Colonial Ins Co	29980	FL	\$1,567	0.02%	\$2,106	\$949	45.08%
	Group Totals			\$588,323	7.02%	\$590,785	\$308,203	52.17%
5	UNITED SERV AUTOMOBILE ASSN GRP							
	Garrison Prop & Cas Ins Co	21253	TX	\$21,121	0.25%	\$19,145	\$16,724	87.35%
	United Serv Automobile Assn	25941	TX	\$188,758	2.25%	\$185,661	\$111,774	60.20%
	USAA Cas Ins Co	25968	TX	\$132,987	1.59%	\$130,381	\$90,062	69.08%
	USAA Gen Ind Co	18600	TX	\$32,902	0.39%	\$30,270	\$16,319	53.91%
	Group Totals			\$375,767	4.48%	\$365,457	\$234,879	64.27%
6	PUBLIC EMPLOYEES GRP							
	Pemco Ins Co	18805	WA	\$72,978	0.87%	\$72,329	\$45,675	63.15%
	Pemco Mut Ins Co	24341	WA	\$245,732	2.93%	\$242,990	\$143,521	59.06%
	Group Totals			\$318,710	3.80%	\$315,319	\$189,197	60.00%
7	PROGRESSIVE GRP							
	National Continental Ins Co	10243	NY	\$255	0.00%	\$244	\$11	4.51%
	Progressive Amer Ins Co	24252	OH	\$840	0.01%	\$1,024	\$232	22.64%
	Progressive Cas Ins Co	24260	OH	\$73,187	0.87%	\$60,729	\$41,058	67.61%
	Progressive Classic Ins Co	42994	WI	\$27,398	0.33%	\$27,999	\$14,589	52.10%
	Progressive Direct Ins Co	16322	OH	\$90,277	1.08%	\$85,820	\$50,261	58.57%
	Progressive Max Ins Co	24279	OH	\$47,068	0.56%	\$48,404	\$26,584	54.92%
	Progressive Northern Ins Co	38628	WI	\$411	0.00%	\$474	\$18	3.79%
	Progressive Northwestern Ins Co	42919	OH	\$57,563	0.69%	\$63,298	\$33,709	53.25%
	Progressive Preferred Ins Co	37834	OH	\$295	0.00%	\$326	\$23	6.92%
	United Financial Cas Co	11770	OH	\$16,463	0.20%	\$16,968	\$7,276	42.88%
	Group Totals			\$313,758	3.74%	\$305,286	\$173,759	56.91%

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8	BERKSHIRE HATHAWAY GRP							
	Central States Ind Co Of Omaha	34274	NE	\$1,324	0.02%	\$1,272	\$263	20.66%
	Columbia Ins Co	27812	NE	\$891	0.01%	\$970	\$201	20.71%
	Cornhusker Cas Co	20044	NE	\$4,886	0.06%	\$6,031	\$49	0.81%
	Geico Cas Co	41491	MD	\$6,741	0.08%	\$6,956	\$4,400	63.25%
	Geico Gen Ins Co	35882	MD	\$140,688	1.68%	\$138,173	\$91,434	66.17%
	Geico Ind Co	22055	MD	\$70,376	0.84%	\$69,057	\$38,587	55.88%
	General Reins Corp	22039	DE	\$866	0.01%	\$951	\$578	60.80%
	General Star Natl Ins Co	11967	OH	\$519	0.01%	\$516	\$87	16.85%
	Government Employees Ins Co	22063	MD	\$56,455	0.67%	\$55,851	\$33,627	60.21%
	Medical Protective Co	11843	IN	\$10,612	0.13%	\$10,601	\$8,227	77.61%
	National Ind Co	20087	NE	\$1,374	0.02%	\$1,464	(\$375)	(25.63)%
	National Liab & Fire Ins Co	20052	CT	\$992	0.01%	\$1,379	\$2,079	150.76%
	Seaworthy Ins Co	37923	MD	\$59	0.00%	\$31	\$0	0.00%
	United States Liab Ins Co	25895	PA	\$3,331	0.04%	\$3,494	\$2,537	72.59%
	Group Totals			\$299,113	3.57%	\$296,749	\$181,693	60.90%

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Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
9	Travelers Grp							
	Automobile Ins Co Of Hartford CT	19062	CT	\$8,278	0.10%	\$8,056	\$4,387	54.45%
	Charter Oak Fire Ins Co	25615	CT	\$14,184	0.17%	\$14,777	\$8,072	54.62%
	Discover Prop & Cas Ins Co	36463	IL	\$1,755	0.02%	\$1,770	\$758	42.83%
	Farmington Cas Co	41483	CT	\$34	0.00%	\$27	\$115	428.66%
	Fidelity & Guar Ins Co	35386	IA	\$457	0.01%	\$457	(\$371)	(81.24)%
	Northland Cas Co	24031	CT	\$173	0.00%	\$224	(\$141)	(62.94)%
	Northland Ins Co	24015	CT	\$10,317	0.12%	\$10,702	\$5,765	53.87%
	Phoenix Ins Co	25623	CT	\$11,962	0.14%	\$11,600	\$3,314	28.57%
	St Paul Fire & Marine Ins Co	24767	CT	\$15,515	0.19%	\$16,700	\$8,434	50.50%
	St Paul Guardian Ins Co	24775	CT	\$1,114	0.01%	\$1,282	(\$230)	(17.96)%
	St Paul Mercury Ins Co	24791	CT	\$5,476	0.07%	\$6,868	\$22,218	323.52%
	St Paul Protective Ins Co	19224	IL	\$543	0.01%	\$484	\$168	34.82%
	Standard Fire Ins Co	19070	CT	\$9,126	0.11%	\$9,437	\$1,476	15.64%
	Travco Ins Co	28188	CT	\$4	0.00%	\$7	(\$4)	(55.81)%
	Travelers Cas & Surety Co	19038	CT	\$1,537	0.02%	\$1,559	(\$424)	(27.21)%
	Travelers Cas & Surety Co Of Amer	31194	CT	\$45,860	0.55%	\$46,311	\$4,859	10.49%
	Travelers Cas Ins Co Of Amer	19046	CT	\$10,155	0.12%	\$8,582	\$6,839	79.69%
	Travelers Commercial Ins Co	36137	CT	\$2,682	0.03%	\$2,217	\$1,125	50.73%
	Travelers Home & Marine Ins Co	27998	CT	\$51,242	0.61%	\$44,003	\$25,542	58.05%
	Travelers Ind Co	25658	CT	\$26,193	0.31%	\$27,195	\$12,667	46.58%
	Travelers Ind Co Of Amer	25666	CT	\$14,254	0.17%	\$13,834	\$7,257	52.46%
	Travelers Ind Co Of CT	25682	CT	\$4,554	0.05%	\$4,572	\$2,033	44.47%
	Travelers Prop Cas Co Of Amer	25674	CT	\$39,116	0.47%	\$39,043	\$9,639	24.69%
	United States Fidelity & Guar Co	25887	CT	\$150	0.00%	\$240	\$926	386.55%
Group Totals				\$274,681	3.28%	\$269,946	\$124,423	46.70%

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10	HARTFORD FIRE & CAS GRP							
	Hartford Accident & Ind Co	22357	CT	\$10,317	0.12%	\$7,948	\$2,800	35.23%
	Hartford Cas Ins Co	29424	IN	\$56,992	0.68%	\$55,862	\$28,584	51.17%
	Hartford Fire In Co	19682	CT	\$14,571	0.17%	\$14,739	\$10,854	73.64%
	Hartford Ins Co Of The Midwest	37478	IN	\$22,758	0.27%	\$22,585	\$9,144	40.49%
	Hartford Underwriters Ins Co	30104	CT	\$40,508	0.48%	\$42,297	\$26,750	63.24%
	Property & Cas Ins Co Of Hartford	34690	IN	\$52,896	0.63%	\$53,217	\$32,270	60.64%
	Sentinel Ins Co Ltd	11000	CT	\$26,018	0.31%	\$24,887	\$17,428	70.03%
	Trumbull Ins Co	27120	CT	\$2,522	0.03%	\$1,714	\$970	56.60%
	Twin City Fire Ins Co Co	29459	IN	\$32,769	0.39%	\$34,192	\$84,972	248.51%
	Group Totals			\$259,352	3.09%	\$257,441	\$213,772	83.04%
	Top Group Totals			\$5,147,341	61.39%	\$5,127,938	\$2,734,023	53.32%
	All Other Companies			\$3,237,304	38.61%	\$3,260,398	\$1,942,010	59.56%
	Totals			\$8,384,645	100.00%	\$8,388,337	\$4,676,033	55.74%

(1) Excluding all Loss Adjustment Expenses (LAE)